

FILED
7/30/25 3:27 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No.:	23-21984-GLT
	:	Chapter:	13
David L. Mattis	:		
C. Michelle Mattis	:		
	:	Date:	7/30/2025
Debtor(s).	:	Time:	11:00

PROCEEDING MEMO

MATTER: #93 - Certification of Counsel Regarding CONFIRMED PLAN ON FINAL BASIS / AMENDED CHAPTER 13 PLAN DATED MAY 7, 2025

104 - Hearing on Order to Show Cause
108 - Response filed by Debtors

76 Continued Motion for Relief Filed by Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Securities, Series 2006-7
79 - Response filed by the Debtor

APPEARANCES :

Debtor: Daniel R. White (Michelle and David Mattis)
Trustee: Owen Katz

NOTES: [10:04]

Court: There was recently a plan payment of \$2,800. You indicated there might be some residual issues that might impact the plan payment for July?

White: Yes, the Debtor sent the June payment at the beginning of July and has set up payments to come out tomorrow and the beginning of August. The June payment was before the conciliation hearing and was just short of the plan payment of \$2,900. Going forward, the July payment shall be scheduled for the full amount.

Court: The Debtors are able to make the higher plan payment to cure the arrears and keep the general unsecured payment at the \$5,000 level of the prior confirmed plan?

White: Yes, I calculate the plan payments going forward to be roughly \$3,100 a month or a little more than that.

Katz: To keep the general unsecured creditors at \$5,000, we would need the plan payment to go to \$3,185 beginning in August.

OUTCOME:

1. For the reason stated on the record at the July 30, 2025 hearing, the *Amended Chapter 13 Plan Dated May 7, 2025* [Dkt. No. 84] is **CONFIRMED** based on the modified terms discussed on the record. [HT to enter modified order at Dkt. No. 93]

2. For the reason stated on the record at the July 30, 2025 hearing, the *Order to Show Cause Why this Case Should not be Dismissed Without Prejudice* [Dkt. No. 104] is **VACATED**. [Text Order]

DATED: 7/30/2025